Information about these instruments also may be forwarded to the FDIC's Special Activities Section, 550 17th Street, NW, Room F-4040, Washington, DC 20429, or transmitted electronically to <a href="mailto:alert@fdic.gov">alert@fdic.gov</a>.

For your reference, Financial Institution Letters, published since January of 1995, may be accessed from the FDIC's Web site at <a href="http://www.fdic.gov/news/news/financial/2002/index.html">http://www.fdic.gov/news/news/financial/2002/index.html</a>. To automatically receive FDIC Financial Institution Letters through e-mail, please visit <a href="http://www.fdic.gov/news/news/announcements/2002/index.html">http://www.fdic.gov/news/news/news/announcements/2002/index.html</a>.

Michael J. Zamorski Director

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